



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|----------------------|-----------------------|------------------|
| 10/608,764 | 06/27/2003 | Laurie Allen | 60655.0400 | 7167 |
| 66170 | 7590 | 11/21/2007 | EXAMINER | |
| AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. c/o SNELL & WILMER, L.L.P. ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202 | | | HAMMOND III, THOMAS M | |
| ART UNIT | | PAPER NUMBER | | |
| 3691 | | | | |
| NOTIFICATION DATE | | DELIVERY MODE | | |
| 11/21/2007 | | ELECTRONIC | | |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

HSOBELMAN@SWLAW.COM
DMIER@SWLAW.COM
JESLICK@SWLAW.COM

| | | |
|------------------------------|------------------------|---------------------|
| Office Action Summary | Application No. | Applicant(s) |
| | 10/608,764 | ALLEN ET AL. |
| | Examiner | Art Unit |
| | Thomas M. Hammond III | 3691 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 05 October 2007.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-12 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-12 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

| | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in reply to applicant's response to the First Office Action on the Merits filed on 10/05/2007.
2. Claims 1-12 have been amended
3. Claims 1-12 are currently pending and have been examined.

Response to Arguments

4. With regard to claims 1-12, applicant's arguments to the amended subject matter are considered moot in view of the new grounds of rejection, as shown below. Applicant further argues, "Khanna completely ignores transactional level detail". The examiner respectfully disagrees and asserts that Khanna, in at least page 3, paragraph 40, clearly discloses retrieving both account data as well as transactional data from such an account. Accordingly, claims 1-12 stand rejected, in view of their new grounds of rejection, set forth below.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-3, 6-8, and 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Khanna et al., US Patent Publication No. 2002/0133605 A1*, in view of, *Hornick et al., US Patent No. 5,255,184*.

As per claim 1

Khanna teaches:

- Receiving a request from a user for account data, wherein the request includes data selection criteria (see at least page 7, paragraphs 70-73)
- Formatting the data selection criteria in accordance with format requirements of a plurality of disparate sources (see at least page 7, paragraphs 70-73)
- Retrieving financial account data from the plurality of disparate sources (see at least page 7, paragraphs 70-73)
- Retrieving transaction data (see at least page 7, paragraphs 70-73)
- Analyzing metadata associated with elements of the financial account data and elements of the transaction data to determine relationships between the elements (see at least page 3, paragraph 40)
- Positioning each of the elements according to the relationships (see at least page 3, paragraph 40)

Art Unit: 3691

- Conditioning the elements to create the processed financial account data for transmission to the user (see at least page 7, paragraphs 73-75)
- Sending the processed financial account data to the user (see at least page 7, paragraphs 73-75)

Khanna does not teach:

- Retrieving transaction data from at least one of a Customer Reservations System (CRS) and an air carrier

Hornick teaches:

- Retrieving transaction data from at least one of a Customer Reservations System (CRS) and an air carrier (see at least column 6, lines 7-26)

However, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to modify the teachings of Khanna, to include the teachings of Hornick. One would have been motivated to do so in order to be able to extract aggregate data, including financial and time-sensitive data, from a single source (see at least Khanna page 1, paragraph 4).

As per claims 2-3

Khanna, in view of Hornick, teaches the method of claim 1, as described above.

Khanna further teaches:

- The conditioning step includes converting the elements from the disparate sources into a single format (see at least page 7, paragraphs 73-75)
- Formatting the processed financial account data into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claims 6-8 and 11-12

Claims 6-8 and 11-12 encompass substantially the same scope of subject matter as claims 1-3.

Accordingly, claims 6-8 and 11-12 are rejected in substantially the same manner as claims 1-3.

Art Unit: 3691

7. Claims 4-5 and 9-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Khanna et al.*, US Patent Publication No. 2002/0133605 A1, in view of, *Hornick et al.*, US Patent No. 5,255,184, in further view of, *Bartoli et al.*, US Patent No. 6,047,268.

As per claim 4

Khanna, in view of Hornick, teaches the method of claim 1, as described above.

Khanna does not teach:

- Receiving from the user a query associated with the request
- Processing the financial account data and the transaction data to extract account data satisfying parameters of the query
- Sending the extracted account data to the user

Bartoli teaches:

- Receiving from the user a query associated with the request (see at least column 7, lines 6-34)
- Processing the financial account data and the transaction data to extract account data satisfying parameters of the query (see at least column 7, lines 6-34)
- Sending the extracted account data to the user (see at least column 7, lines 6-34)

However, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to modify the teachings of Khanna, in view of Hornick, to include the teachings of Bartoli. One would have been motivated to do so in order to be able to extract aggregate data, including financial and time-sensitive data, from a single source (see at least Khanna page 1, paragraph 4).

Art Unit: 3691

As per claim 5

Khanna, in view of Hornick, in further view of Bartoli, teaches the method of claim 4, as described above.

Khanna further teaches:

- Formatting the extracted account data into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claims 9-10

Claims 9-10 encompass substantially the same scope of subject matter as claims 4-5.

Accordingly, claims 9-10 are rejected in substantially the same manner as claims 4-5.

Art Unit: 3691

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thomas M. Hammond III whose telephone number is 571-270-1829. The examiner can normally be reached on Monday-Thursday, 7:00AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3691

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Thomas M Hammond III

Patent Examiner

Art Unit 3691

11-08-2007



HANI M. KAZIMI
PRIMARY EXAMINER